

Exhibit “B”

Smith Economics Group, Ltd.

A Division of Corporate Financial Group
Economics / Finance / Litigation Support

Stan V. Smith, Ph.D.
President

December 10, 2007

Mr. Michael V. Kaplen
DeCaro & Kaplen
427 Bedford Rd.
Pleasantville, NY 10570

Re: Paradi - NEW JERSEY DAMAGES

Dear Mr. Kaplen:

You have asked me to calculate the value of certain losses subsequent to the death of Sabina Paradi. These losses are: (1) the loss of wages and employee benefits; (2) the loss of replacement household/family services, including (a) the loss of the advice, counsel, guidance, instruction and training services sustained by Ms. Paradi's surviving family; and (b) the loss of accompaniment services sustained by Ms. Paradi's surviving family; and (3) the loss of the value of life ("LVL"), also known as loss of enjoyment of life.

Sabina Paradi was a 23.9-year-old, Caucasian, single female, who was born on April 19, 1983, was injured on February 25, 2007, and died on June 30, 2007. Ms. Paradi's remaining life expectancy as of her date of injury is estimated at 57.4 years. This data is from the National Center for Health Statistics, United States Life Tables, 2003, Vol. 54, No. 14, National Vital Statistics Reports, 2006. I assume an estimated trial or settlement date of April 1, 2008.

In order to perform this evaluation, I have reviewed the following materials: (1) the deposition of Bodo Parady taken on August 23, 2007; (2) the deposition of Mary Moore taken on August 23, 2007; (3) employment records from New York-Presbyterian Hospital; (4) transcripts from the University of California, Berkeley; (5) an interview with Bodo Parady dated December 3, 2007; and (6) the Case Information Form.

My methodology for estimating the losses, which is explained below, is generally based on interest rates, and consumer prices, as well as studies regarding the value of life.

My estimate of the real wage growth rate is 1.15 percent per year. This growth rate is based on Business Sector, Hourly Compensation growth data from the Major Sector Productivity and Costs Index found at the U.S. Bureau of Labor Statistics website at www.bls.gov/data/home.htm, Series ID: PRS84006103, for the real increase in wages primarily for the last 20 years.

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My estimate of the tax-affected real discount rate is 0.99 percent per year. This discount rate is based on the rate of return on 91-day U.S. Treasury Bills published in the Economic Report of the President for the real return on T-Bills primarily for the last 20 years. This rate is also consistent with historical rates published by Ibbotson Associates, Chicago, in its continuously updated series Stocks, Bonds, Bills and Inflation published by Morningstar, Inc. This series, which acknowledges me as the Originator while a Principal and Managing Director at Ibbotson Associates, is generally regarded by academics in the field of finance as the most widely accepted source of statistics on the rates of return on investment securities. It is relied upon almost exclusively by academic and business economists, insurance companies, banks, institutional investors, CPA's, actuaries, benefit analysts, and economists in courts of law.

Estimates of real growth and discount rates are net of inflation based on the Consumer Price Index (CPI-U), published in monthly issues of the U.S. Bureau of Labor Statistics, CPI Detailed Report (Washington, D.C.: U.S. Government Printing Office) and available at the U.S. Bureau of Labor Statistics website at www.bls.gov/data/home.htm, Series ID: CUUR0000SA0. The rate of inflation for the past 20 years has been 3.06 percent.

I assume a tax rate of 16 percent. This rate applies to wage and interest earnings.

I. LOSS OF WAGES AND EMPLOYEE BENEFITS - Full-Time Employment

Tables 1 through 9 show the loss of wages and benefits. Mr. Parady reports that his daughter, Sabina Paradi, graduated from the University of California, Berkeley with a Bachelor's Degree in Nutrition Science. At the time of the accident, Ms. Paradi was attending graduate school at Columbia University and planning to become a certified Dietitian. Additionally, in January of 2007, Ms. Paradi began a fellowship at New York-Presbyterian Hospital, where she was assigned to the Morgan Stanley Children's Hospital. She received a small monthly stipend as well as free housing for her fellowship. Mr. Parady reports that his daughter had been preparing to take the Registered Dietitian Exam. After passing the exam, Ms. Paradi would have been able to practice individually and work with doctors; however, she would have finished her fellowship before starting any full-time employment. Mr. Parady reports that his daughter would have started work as a Registered Dietitian after her fellowship ended in June 2007.

The wage estimate is illustrated to begin in 2007 on the date of the accident at \$935 per month for the remaining three months of her fellowship, based on her monthly stipend of \$650, fringe benefits of \$230 per month, and social security benefits. Ms.

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Paradi's earnings starting on July 1, 2007 are illustrated at the entry level earnings of a Dietitian of \$40,660 in year 2007 dollars. I assume Ms. Paradi's earnings grown in 2013 to the experienced earnings of a Dietitian of \$61,230 in year 2007 dollars. This wage data is based on the New York State Department of Labor, Occupational Employment Statistics found at <http://www.labor.state.ny.us/workforceindustrydata/apps.asp?reg=ny&app=wages>.

Employee benefit estimates are based on data from the U.S. Chamber of Commerce, 2006 Employee Benefits Study, (Washington, DC: Statistics and Research Center, 2006). I have assumed that employee benefits grow at the same rate as wages and are discounted to present value at the same discount rate. Since these tables assume full-time work, I do not include employee benefits relating to unemployment, injury, illness or disability; benefits starting July 1, 2007 are estimated at 29.5 percent of wages.

Personal consumption is an offset of the income. I use a personal consumption offset based on a study by Patton, Nelson, and Ruble, "Patton-Nelson Personal Consumption Tables 2000-01: Updated and Revised," Journal of Forensic Economics, Vol. 15, No. 3, Fall 2002, pp. 295-301, which shows personal consumption in this case starting June 30, 2007 to be 70.2 percent in 2007 and 2008, 65.8 percent in 2009 and 2010, 62.2 percent in 2011 and 2012, and 59.1 percent in 2013 and thereafter for a 1-person household.

I assume full-time employment each year and show the accumulation through life expectancy. While these tables are calculated through the end of life expectancy, the losses from working full-time through any assumed retirement age can be read off the table.

Based on the above assumptions, my opinion of the wage loss for full-time employment is \$1,674,225 ▶ Table 9. This figure assumes full-time work to age 81.3, but any assumed retirement age may be read from Table 9. For example, the full-time employment wage loss to age 67 is \$1,279,906.

II. LOSS OF REPLACEMENT HOUSEHOLD/FAMILY SERVICES

The following sections estimate the value of replacement household/family services provided to Sabina Paradi's parents. These services do not include loss of love, care, or affection, etc., but are the tangible services, valued as if they were provided by a person unknown to the household. A discussion of these services can be found in the Household Replacement Services Appendix. The hourly value of these services grows at the same rate as wages and is discounted at the same rates as wages.

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II(A). LOSS OF HOUSEHOLD/FAMILY ADVICE, COUNSEL, GUIDANCE, INSTRUCTION AND TRAINING SERVICES

Tables 10 through 15 show the pecuniary loss of advice, counsel, guidance, instruction and training services sustained by Ms. Paradi's parents using the market-based replacement-cost method. Valuing the tangible, economic loss of household family services beyond the physical housekeeping chores is well-recognized in the economic literature and in caselaw. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265, and Michigan Central v. Vreeland discussed in the Household Replacement Services Appendix. The hourly value of the loss is based on the mean hourly earnings of educational, vocational, and school counselors; marriage and family therapists; child, family and school social workers; social and human service assistants; clergy; directors of religious activities and education; coaches; and elementary school teachers, which is \$19.53 per hour in year 2006 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2006 National Occupational Employment and Wage Statistics found at www.bls.gov/oes. I value such services at their replacement cost which includes a conservative estimate of 50 percent hourly overhead reasonably charged by agencies who supply such services on a part-time basis, and who are responsible for advertising, vetting, hiring, training, insuring and bonding the part-time employee, and who are also responsible for payroll-related costs such as the employer's share of social security contributions, etc.

Based on a benchmark loss of 1.0 hour per week for each family member, my opinion of the loss of advice, counsel, guidance, instruction and training as a result of the death of Sabina Paradi is as follows:

\$36,063 ▶ Table 12 for Bodo Parady;
\$46,312 ▶ Table 15 for Mary Moore.

II(B). LOSS OF HOUSEHOLD/FAMILY ACCOMPANIMENT SERVICES

Tables 16 through 21 show the pecuniary loss of accompaniment services sustained by Ms. Paradi's parents using the market-based replacement-cost method. Valuing the tangible economic loss of household family services beyond physical housekeeping chores is well-recognized in the economic literature and in caselaw. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265, and Michigan Central v. Vreeland discussed in the Household Replacement Services Appendix. The

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hourly value of the loss of accompaniment is based on the mean hourly earnings of licensed practical and licensed vocational nurses; home health aides; and personal and home care aides, which is \$12.15 per hour in year 2006 dollars. This wage data is based on information from the U.S. Bureau of Labor Statistics, Occupational Employment Statistics, May 2006 National Occupational Employment and Wage Statistics found at www.bls.gov/oes. I value such services at their replacement cost which includes a conservative estimate of 50 percent hourly overhead reasonably charged by agencies who supply such services on a part-time basis, and who are responsible for advertising, vetting, hiring, training, insuring and bonding the part-time employee, and who are also responsible for payroll-related costs such as the employer's share of social security contributions, etc.

Based on a benchmark loss of 168 hours per year for each family member, my opinion of the loss of accompaniment as a result of the death of Sabina Paradi is as follows:

\$72,517 ▶ Table 18 for Bodo Parady;
\$93,115 ▶ Table 21 for Mary Moore.

III. LOSS OF VALUE OF LIFE

Economists have long agreed that life is valued at more than the lost earnings capacity. My estimate of the value of life is based on many economic studies on what we, as a contemporary society, actually pay to preserve the ability to lead a normal life. The studies examine incremental pay for risky occupations as well as a multitude of data regarding expenditure for life savings by individuals, industry, and state and federal agencies. Based on the average value of a statistical life and life expectancy of 81.3 years, my opinion of the loss of the value of life for Sabina Paradi is \$5,060,628.

My estimate of the value of life is consistent with estimates published in other studies that examine and review the broad spectrum of economic literature on the value of life. Among these is "The Plausible Range for the Value of Life," Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 17-39, by T. R. Miller. This study reviews 67 different estimates of the value of life published by economists in peer-reviewed academic journals. The results, in most instances, show the value of life to range from approximately \$1.6 million to \$2.9 million dollars in year 1988 after-tax dollars, with a mean of approximately \$2.2 million dollars. In "The Value of Life: Estimates with Risks by Occupation and Industry," Harvard University, John M. Olin Center for Law, Economics, and Business, No. 442, May 2003, Professor W. K. Viscusi estimates the value of life to be approximately \$4.7 million dollars in year 2000 dollars.

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Because it is generally accepted by economists, the methodology used to estimate the value of life has been found to meet Daubert standards, as well as Frye standards and the Rules of Evidence in various states, by Federal Circuit and Appellate courts, as well as state trial, supreme and appellate courts nationwide. Testimony based on this peer-reviewed methodology has been admitted in over half the states in over 175 trials nationwide. Proof of general acceptance and other standards is found in a discussion of the extensive references to the scientific economic peer-reviewed literature on the value of life listed in the **Value of Life Appendix** to this report.

The underlying, academic, peer-reviewed studies fall into two general groups: (1) consumer behavior and purchases of safety devices; (2) wage risk premiums to workers; in addition, there is a third group of studies consisting of cost-benefit analyses of regulations. For example, one consumer safety study analyzes the costs of smoke detectors and the lifesaving reduction associated with them. One wage premium study examines the differential rates of pay for dangerous occupations with a risk of death on the job. Just as workers receive shift premiums for undesirable work hours, workers also receive a higher rate of pay to accept a increased risk of death on the job. A study of government regulation examines the lifesaving resulting from the installation of smoke stack scrubbers at high-sulphur, coal-burning power plants. As a hypothetical example of the methodology, assume that a safety device costs \$460 and results in lowering a person's risk of premature death by one chance in 5,000. The cost per life saved is obtained by dividing \$460 by the one in 5,000 probability, yielding \$2,300,000. Overall, based on the peer-reviewed economic literature, I estimate the central tendency of the range of the economic studies to be approximately \$3.9 million in year 2007 dollars.

A trier-of-fact may weigh other factors to determine if these estimated losses for Sabina Paradi should be adjusted because of special qualities or circumstances that economists do not as yet have a methodology for analysis.

In each set of tables, the estimated losses are calculated from February 25, 2007 through an assumed trial or settlement date of April 1, 2008, and from that date thereafter. The last table in each set accumulates the past and future estimated losses. These estimates are provided as an aid, tool and guide for the trier-of-fact.

All opinions expressed in this report are clearly labeled as such. They are rendered in accordance with generally accepted standards within the field of economics, and are expressed to a reasonable degree of economic certainty. Estimates, assumptions,

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illustrations and the use of benchmarks, which are not opinions (but which can be viewed as hypothetical in nature) are also clearly identified.

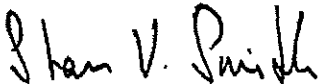
In my opinion, it is reasonable for experts in the field of economics and finance to rely on the materials and information I reviewed in this case, for the formulation of my substantive opinions herein.

If there is additional information which I have not yet taken into account and which could alter my opinions, please let me know so that I may incorporate any such information into an update of the opinions expressed in this report.

If any additional information becomes available in the future which could alter my opinions, again, please let me know so that I may incorporate any such information into an update of the opinions expressed in this report.

If you have any questions, please do not hesitate to call me.

Sincerely,



Stan V. Smith, Ph.D.
President

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APPENDIX: HOUSEHOLD REPLACEMENT SERVICES

Courts have long recognized that members's claims to the value of tangible family household replacement services as an element of damages in personal injury and wrongful death cases, as an aspect of the pecuniary loss in such cases. These services are those that are provided by the injured family member to other family members without charge or cost. Members who receive such services can include spouses, children, parents or siblings; such family members do not necessarily have to reside in the same household to receive such services.

Courts have also long recognized that an appropriate method in valuing such tangible services is to value their replacement costs by examining costs paid in labor markets that provide generally comparable services for. "[T]he service must have market equivalents from which a pecuniary standard can be established ..." This standard is set forth in the 1913 U.S. Supreme Court Decision, Michigan Central Railroad Company v. Vreeland, 227 U.S. 59 (1913). So this method is a century old.

The Supreme Court's suggesting in valuing compensable services in the Vreeland decision is a standard that is not rigid, but actually rather general: "[The] pecuniary loss or damage must be one which can be measured by some standard.... Compensation for such loss manifestly does not include damages by way of recompense for grief or wounded feelings." Michigan Central v. Vreeland.

Examples of lost household services that used to be performed by victims (whether fatally or non-fatally injured) can include physical chores such as mowing the lawn, painting the house, cleaning the windows, doing the laundry, washing and repairing the car, preparing the meals and doing the dishes, among others. For many decades economists have met the Supreme Court's general standard by using labor market equivalents for cooks, laundry workers, gardeners, maids, etc. in valuing the physical chores regarding housekeeping services.

Additionally, economists have recognized that tangible services to family members include services well beyond the physical housekeeping chores. For example, William G. Jungbauer and Mark J. Odegard, in Maximizing Recovery in FELA Wrongful Death Actions, in Assessing Family Loss in Wrongful Death Litigation: The Special Roles of Lost Services and Personal Consumption, Lawyers & Judges Publishing Co., 1999, pp. 284, indicate that a complete analysis of all services performed by family members includes much, much more than the physical housekeeping chores. Frank D. Tinari, in a peer-reviewed, scientific, economic journal article "Household Services: Toward a More Comprehensive Measure," Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265, expresses the same view.

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Jungbauer and Odegard indicate that a victim may have provided services of many other professions such as that of a chauffeur, driving other family members to appointments, or that of a security guard, especially regarding the injury to a male spouse, etc. Every family member acts as a companion to other family members. And it is common for family members to act as counselors for one another, typically providing advice and counsel on important personal, family, medical, financial, career or other issues. The marketplace can and does value such items of loss. If the victim cannot provide these services, or does so at a reduced capacity or rate, there is a distinct and definite loss to the other family members. These losses have a definite and easily measurable pecuniary value. Vreeland requires only that a "reasonable expectation" of loss of services be proven and that such loss be valued by some standard, presumably a reasonably-based economic standard, to allow recovery.

The economic literature on recovery of loss of services discusses a market-oriented replacement-cost method to assess the pecuniary value of the loss of accompaniment services, as well as the value of advice, guidance and counsel services that family members provide to one another, within a broadly defined scope of family services. See, for example, Frank D. Tinari, "Household Services: Toward a More Comprehensive Measure, " Journal of Forensic Economics, Vol. 11, No. 3, Fall 1998, pp. 253-265.

Finally, according to Chief Justice Robert Wilentz of the Supreme Court of New Jersey, in Green v. Bittner, 85 NJ 1, 1980, pp. 12, accompaniment services, to be compensable, must be that which would have provided services substantially equivalent to those provided by the companions often hired today by the aged or infirm, or substantially equivalent to services provided by nurses or practical nurses; and its value must be confined to what the marketplace would pay a stranger with similar qualifications for performing such services.

In valuing the household replacement services that are provided by family members to one another, beyond the physical housekeeping chores, both the U.S Supreme Court and the New Jersey Supreme Court discuss looking at labor markets for the equivalent value of such services. This methodology is identical to the traditional approach that economists have been using for over four decades in valuing the physical chores involved in housekeeping services.

Note: While in some states such as New Jersey such losses are not available in non-fatal injury cases, such losses may apply in any injury case, whether fatal or not. 7A2

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APPENDIX: VALUE OF LIFE

The economic methodology for the valuation of life has been found to meet the Daubert and Frye standards by many courts, along with the Rules of Evidence in many states nationwide. My testimony has been accepted in approximately 175 state and federal jurisdictions nationwide in over half the states. Testimony has been accepted by Federal circuit and Appellate courts as well as in state trial, supreme, and appellate Courts. The Daubert standard sets forth four criteria:

1. Testing of the theory and science
2. Peer Review
3. Known or potential rate of error
4. Generally accepted.

Testing of the theory and science has been accomplished over the past four decades, since the 1960s. Dozens of economists of high renown have published over a hundred articles in high quality, peer-reviewed economic journals measuring the value of life. The value of life theories are perhaps among the most well-tested in the field of economics, as evidenced by the enormous body of economic scientific literature that has been published in the field and is discussed below.

Peer Review of the concepts and methodology have been extraordinarily extensive. One excellent review of this extensive, peer-reviewed literature can be found in "The Value of Risks to Life and Health," W. K. Viscusi, Journal of Economic Literature, Vol. 31, December 1993, pp. 1912-1946. A second is "The Value of a Statistical Life: A Critical Review of Market Estimates throughout the World." W. K. Viscusi and J. E. Aldy, Journal of Risk and Uncertainty, Vol. 27, No. 1, November 2002, pp. 5-76. Additional theoretical and empirical work by Viscusi, a leading researcher in the field, can be found in: "The Value of Life", W. K. Viscusi, John M. Olin Center for Law, Economics, and Business, Harvard Law School, Discussion Paper No. 517, June 2005. An additional peer-reviewed article discusses the application to forensic economics: "The Plausible Range for the Value of Life," T. R. Miller, Journal of Forensic Economics, Vol. 3, No. 3, Fall 1990, pp. 17-39, which discusses the many dozens of articles published in other peer-reviewed economic journals on this topic. This concept is discussed in detail in "Willingness to Pay Comes of Age: Will the System Survive?" T. R. Miller, Northwestern University Law Review, Summer 1989, pp. 876-907, and "Hedonic Damages in Personal Injury and Wrongful Death Litigation," by S. V. Smith in Litigation Economics, pp. 39-59.

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Kenneth Arrow, a Nobel Laureate in economics, discusses this method for valuing life in "Invaluable Goods," Journal of Economic Literature, Vol. 35, No. 2, 1997, pp. 759.

The known or potential rate of error is well researched. All of these articles discuss the known or potential rate of error, well within the acceptable standard in the field of economics, generally using a 95% confidence rate for the statistical testing and acceptance of results. There are few areas in the field of economics where the known or potential rate of error has been as well-accepted and subject to more extensive investigation.

General Acceptance of the concepts and methodology on the value of life in the field of economics is extensive. This methodology is and has been generally accepted in the field of economics for many years. Indeed, according to the prestigious and highly-regarded research institute, The Rand Corporation, by 1988, the peer-reviewed scientific methods for estimating the value of life were well-accepted: "Most economists would agree that the willingness-to-pay methodology is the most conceptually appropriate criterion for establishing the value of life," Computing Economic loss in Cases of Wrongful Death, King and Smith, Rand Institute for Civil Justice, R-3549-ICJ, 1988.

While first discussed in cutting edge, peer-reviewed economic journals, additional proof of general acceptance is now indicated by the fact that this methodology is now taught in standard economics courses at the undergraduate and graduate level throughout hundreds of colleges and universities nationwide as well as the fact that it is taught and discussed in widely-accepted textbooks in the field of law and economics: Economics, Sixth Edition, David C. Colander, McGraw-Hill Irwin, Boston, 2006, pp. 463-465; this introductory economics textbook is the third most widely used textbook in college courses nationwide. Hamermesh and Rees's The Economics of Work and Pay, Harper-Collins, 1993, Chapter 13, a standard advanced textbook in labor economics, also discusses the methodology for valuing life. Other textbooks discuss this topic as well. Richard Posner, a Justice and former Chief Justice of the U.S. Court of Appeals for the highly regarded 7th Circuit and Senior Lecturer at the University of Chicago Law School, one of most prolific legal writers in America, details the Value of Life approach in his widely used textbooks: Economic Analysis of Law, 1986, Little Brown & Co., pp. 182-185 and Tort Law, 1982, Little Brown & Co., pp. 120-126.

As further evidence of general acceptance in the field, many surveys published in the field of forensic economics show that hundreds of economics nationwide are now familiar with this methodology and are available to prepare (and critique) forensic economic value of life estimates. Indeed, many economists who

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indicate they will prepare such analysis for plaintiffs also are willing to critique such analysis for defendants, as I have often done. That an economist is willing to critique a report does not indicate that he or she is opposed to the concept or the methodology, but merely available to assure that the plaintiff economist has employed proper techniques. The fact that there are economists who indicate they do not prepare estimates of value of life is again no indication that they oppose the methodology: many claim they are not familiar with the literature and untrained in this area. While some CPAs and others without a degree in economics have opposed these methods, such professionals do not have the requisite academic training and are unqualified to make such judgements. However, as in any field of economics, this area is not without controversy and there are some qualified and trained economists who dispute certain aspects of the methodology. General acceptance does not mean universal acceptance.

Additional evidence of general acceptance in the field is found in the teaching of the concepts regarding the value of life. Forensic Economics is now taught as a special field in a number of institutions nationwide. I taught what is believed to be the first course ever presented in the field of Forensic Economics at DePaul University in Spring, 1990. My own book, Economic/Hedonic Damages, Anderson, 1990, and supplemental updates thereto, co-authored with Dr. Michael Brookshire, a Professor of Economics in West Virginia, has been used as a textbook in at least 5 colleges and universities nationwide in such courses in economics, and has a thorough discussion of the methodology. Toppino et. al., in "Forensic Economics in the Classroom," published in The Earnings Analyst, Journal of the American Rehabilitation Economics Association, Vol. 4, 2001, pp. 53-86, indicate that hedonic damages is one of 15 major topic areas taught in such courses.

Lastly, general acceptance is found by examining publications in the primary journal in the field of Forensic Economics, which is the peer-reviewed Journal of Forensic Economics, where there have been published many articles on the value of life. Some are cited above. Others include: "The Econometric Basis for Estimates of the Value of Life," W. K. Viscusi, Vol 3, No. 3, Fall 1990, pp. 61-70; "Hedonic Damages in the Courtroom Setting." S. V. Smith, Vol. 3, No. 3, Fall 1990, pp. 41-49; "Issues Affecting the Calculated Value of Life," E. P. Berla, M. L. Brookshire and S. V. Smith, Vol 3, No. 1, 1990, pp. 1-8; "Hedonic Damages and Personal Injury: A Conceptual Approach." G. R. Albrecht, Vol. 5., No. 2, Spring/Summer 1992, pp. 97-104; "The Application of the Hedonic Damages Concept to Wrongful and Personal Injury Litigation." G. R. Albrecht, Vol. 7, No. 2, Spring/Summer 1994, pp. 143-150; and also "A Review of the Monte Carlo Evidence Concerning Hedonic Value of Life Estimates," R. F. Gilbert, Vol. 8, No. 2, Spring/Summer 1995, pp. 125-130.

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It is important to note that this methodology is endorsed and employed by the U. S. Government as the standard and recommended approach for use by all U. S. Agencies in valuing life for policy purposes, as mandated in current and past Presidential Executive Orders in effect since 1972, and as discussed in "Report to Congress on the Costs and Benefits of Federal Regulations," Office of Management and Budget, 1998, and "Economic Analysis of Federal Regulations Under Executive Order 12866," Executive Office of the President, Office of Management and Budget, pp. 1-37, and "Report to the President on Executive Order No. 12866," Regulatory Planning and Review, May 1, 1994, Office of Information and Regulatory Affairs, Office of Management and Budget. Prior presidents signed similar orders as discussed in "Federal Agency Valuations of Human life," Administrative Conference of the United States, Report for Recommendation 88-7, December 1988, pp. 368-408. 7911

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SUMMARY OF LOSSES FOR SABINA PARADI

TABLE *****	DESCRIPTION *****	ESTIMATE *****
	<u>EARNINGS</u>	
	LOSS OF WAGES & BENEFITS, NET OF PERSONAL CONSUMPTION	
9	Full-Time Employment to age 67	\$1,279,906

	<u>HOUSEHOLD/FAMILY REPLACEMENT SERVICES</u>	
	LOSS OF HOUSEHOLD/FAMILY GUIDANCE SERVICES	
12	Bodo Parady	\$ 36,063
15	Mary Moore	\$ 46,312
	LOSS OF HOUSEHOLD/FAMILY ACCOMPANIMENT SERVICES	
18	Bodo Parady	\$ 72,517
21	Mary Moore	\$ 93,115

	<u>LOSS OF ENJOYMENT OF LIFE</u>	
	LOSS OF VALUE OF LIFE	\$5,060,628

The information on this Summary of Losses is intended to summarize losses under certain given assumptions. Please refer to the report and the tables for all the opinions.

Table 1

LOSS OF PAST WAGES
2007 - 2008

YEAR	AGE	WAGES	CUMULATE
****	***	*****	*****
2007	24	\$19,944	\$19,944
2008	25	9,090	\$29,034
PARADI		\$29,034	

Table 2

LOSS OF PAST EMPLOYEE BENEFITS
2007 - 2008

YEAR	AGE	EMPLOYEE BENEFITS	CUMULATE
****	***	*****	*****
2007	24	\$5,883	\$5,883
2008	25	2,682	\$8,565
PARADI		\$8,565	

Table 3

LOSS OF PAST PERSONAL CONSUMPTION
2007 - 2008

YEAR	AGE	PERSONAL CONSUMPTION	CUMULATE
****	***	*****	*****
2007	24	-\$42	-\$42
2008	25	-12	-\$54
PARADI		-\$54	

Table 4

ECONOMIC LOSS TO DATE
2007 - 2008

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2007	24	\$19,944	\$5,883	-\$42	\$25,785	\$25,785
2008	25	9,090	2,682	-12	11,760	\$37,545
PARADI		\$29,034	\$8,565	-\$54	\$37,545	

Table 5

PRESENT VALUE OF FUTURE WAGES
2008 - 2064

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2008	25	\$27,776	0.99260	\$27,570	\$27,570
2009	26	39,627	0.98287	38,948	66,518
2010	27	42,595	0.97323	41,455	107,973
2011	28	45,785	0.96369	44,123	152,096
2012	29	49,214	0.95424	46,962	199,058
2013	30	54,018	0.94489	51,041	250,099
2014	31	54,639	0.93563	51,122	301,221
2015	32	55,267	0.92645	51,202	352,423
2016	33	55,903	0.91737	51,284	403,707
2017	34	56,546	0.90838	51,365	455,072
2018	35	57,196	0.89947	51,446	506,518
2019	36	57,854	0.89066	51,528	558,046
2020	37	58,519	0.88193	51,610	609,656
2021	38	59,192	0.87328	51,691	661,347
2022	39	59,873	0.86472	51,773	713,120
2023	40	60,562	0.85624	51,856	764,976
2024	41	61,258	0.84785	51,938	816,914
2025	42	61,962	0.83954	52,020	868,934
2026	43	62,675	0.83131	52,102	921,036
2027	44	63,396	0.82316	52,185	973,221
2028	45	64,125	0.81509	52,268	1,025,489
2029	46	64,862	0.80710	52,350	1,077,839
2030	47	65,608	0.79919	52,433	1,130,272
2031	48	66,362	0.79135	52,516	1,182,788
2032	49	67,125	0.78360	52,599	1,235,387
2033	50	67,897	0.77591	52,682	1,288,069
2034	51	68,678	0.76831	52,766	1,340,835
2035	52	69,468	0.76078	52,850	1,393,685
2036	53	70,267	0.75332	52,934	1,446,619
2037	54	71,075	0.74593	53,017	1,499,636
2038	55	71,892	0.73862	53,101	1,552,737
2039	56	72,719	0.73138	53,185	1,605,922
2040	57	73,555	0.72421	53,269	1,659,191
2041	58	74,401	0.71711	53,354	1,712,545
2042	59	75,257	0.71008	53,438	1,765,983
2043	60	76,122	0.70312	53,523	1,819,506
2044	61	76,997	0.69623	53,608	1,873,114
2045	62	77,882	0.68940	53,692	1,926,806
2046	63	78,778	0.68264	53,777	1,980,583
2047	64	79,684	0.67595	53,862	2,034,445
2048	65	80,600	0.66933	53,948	2,088,393
2049	66	81,527	0.66276	54,033	2,142,426
2050	67	82,465	0.65627	54,119	2,196,545
2051	68	83,413	0.64983	54,204	2,250,749
2052	69	84,372	0.64346	54,290	2,305,039
2053	70	85,342	0.63716	54,377	2,359,416
2054	71	86,323	0.63091	54,462	2,413,878
2055	72	87,316	0.62473	54,549	2,468,427
2056	73	88,320	0.61860	54,635	2,523,062
2057	74	89,336	0.61254	54,722	2,577,784

Table 5 (Cont.)

PRESENT VALUE OF FUTURE WAGES
2008 - 2064

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2058	75	90,363	0.60653	54,808	2,632,592
2059	76	91,402	0.60059	54,895	2,687,487
2060	77	92,453	0.59470	54,982	2,742,469
2061	78	93,516	0.58887	55,069	2,797,538
2062	79	94,591	0.58310	55,156	2,852,694
2063	80	95,679	0.57738	55,243	2,907,937
2064	81	57,537	0.57400	33,026	\$2,940,963

SABINA PARADI

\$2,940,963

Table 6

PRESENT VALUE OF FUTURE EMPLOYEE BENEFITS
2008 ~ 2064

YEAR	AGE	EMPLOYEE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2008	25	\$8,193	0.99260	\$8,133	\$8,133
2009	26	11,690	0.98287	11,490	19,623
2010	27	12,566	0.97323	12,230	31,853
2011	28	13,507	0.96369	13,017	44,870
2012	29	14,518	0.95424	13,854	58,724
2013	30	15,935	0.94489	15,057	73,781
2014	31	16,119	0.93563	15,081	88,862
2015	32	16,304	0.92645	15,105	103,967
2016	33	16,491	0.91737	15,128	119,095
2017	34	16,681	0.90838	15,153	134,248
2018	35	16,873	0.89947	15,177	149,425
2019	36	17,067	0.89066	15,201	164,626
2020	37	17,263	0.88193	15,225	179,851
2021	38	17,462	0.87328	15,249	195,100
2022	39	17,663	0.86472	15,274	210,374
2023	40	17,866	0.85624	15,298	225,672
2024	41	18,071	0.84785	15,321	240,993
2025	42	18,279	0.83954	15,346	256,339
2026	43	18,489	0.83131	15,370	271,709
2027	44	18,702	0.82316	15,395	287,104
2028	45	18,917	0.81509	15,419	302,523
2029	46	19,134	0.80710	15,443	317,966
2030	47	19,354	0.79919	15,468	333,434
2031	48	19,577	0.79135	15,492	348,926
2032	49	19,802	0.78360	15,517	364,443
2033	50	20,030	0.77591	15,541	379,984
2034	51	20,260	0.76831	15,566	395,550
2035	52	20,493	0.76078	15,591	411,141
2036	53	20,729	0.75332	15,616	426,757
2037	54	20,967	0.74593	15,640	442,397
2038	55	21,208	0.73862	15,665	458,062
2039	56	21,452	0.73138	15,690	473,752
2040	57	21,699	0.72421	15,715	489,467
2041	58	21,948	0.71711	15,739	505,206
2042	59	22,201	0.71008	15,764	520,970
2043	60	22,456	0.70312	15,789	536,759
2044	61	22,714	0.69623	15,814	552,573
2045	62	22,975	0.68940	15,839	568,412
2046	63	23,240	0.68264	15,865	584,277
2047	64	23,507	0.67595	15,890	600,167
2048	65	23,777	0.66933	15,915	616,082
2049	66	24,050	0.66276	15,939	632,021
2050	67	24,327	0.65627	15,965	647,986
2051	68	24,607	0.64983	15,990	663,976
2052	69	24,890	0.64346	16,016	679,992
2053	70	25,176	0.63716	16,041	696,033
2054	71	25,465	0.63091	16,066	712,099
2055	72	25,758	0.62473	16,092	728,191
2056	73	26,054	0.61860	16,117	744,308
2057	74	26,354	0.61254	16,143	760,451

Table 6 (Cont.)

PRESENT VALUE OF FUTURE EMPLOYEE BENEFITS
2008 - 2064

YEAR	AGE	EMPLOYEE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2058	75	26,657	0.60653	16,168	776,619
2059	76	26,964	0.60059	16,194	792,813
2060	77	27,274	0.59470	16,220	809,033
2061	78	27,587	0.58887	16,245	825,278
2062	79	27,904	0.58310	16,271	841,549
2063	80	28,225	0.57738	16,297	857,846
2064	81	16,973	0.57400	9,743	\$867,589
SABINA PARADI				\$867,589	

Table 7

PRESENT VALUE OF FUTURE PERSONAL CONSUMPTION
2008 - 2064

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2008	25	-\$37	0.99260	-\$37	-\$37
2009	26	-43	0.98287	-42	-79
2010	27	-43	0.97323	-42	-121
2011	28	-36,880	0.96369	-35,541	-35,662
2012	29	-39,642	0.95424	-37,828	-73,490
2013	30	-41,340	0.94489	-39,062	-112,552
2014	31	-41,815	0.93563	-39,123	-151,675
2015	32	-42,296	0.92645	-39,185	-190,860
2016	33	-42,783	0.91737	-39,248	-230,108
2017	34	-43,275	0.90838	-39,310	-269,418
2018	35	-43,772	0.89947	-39,372	-308,790
2019	36	-44,276	0.89066	-39,435	-348,225
2020	37	-44,785	0.88193	-39,497	-387,722
2021	38	-45,300	0.87328	-39,560	-427,282
2022	39	-45,821	0.86472	-39,622	-466,904
2023	40	-46,348	0.85624	-39,685	-506,589
2024	41	-46,881	0.84785	-39,748	-546,337
2025	42	-47,420	0.83954	-39,811	-586,148
2026	43	-47,965	0.83131	-39,874	-626,022
2027	44	-48,517	0.82316	-39,937	-665,959
2028	45	-49,075	0.81509	-40,001	-705,960
2029	46	-49,639	0.80710	-40,064	-746,024
2030	47	-50,210	0.79919	-40,127	-786,151
2031	48	-50,787	0.79135	-40,190	-826,341
2032	49	-51,371	0.78360	-40,254	-866,595
2033	50	-51,962	0.77591	-40,318	-906,913
2034	51	-52,559	0.76831	-40,382	-947,295
2035	52	-53,164	0.76078	-40,446	-987,741
2036	53	-53,775	0.75332	-40,510	-1,028,251
2037	54	-54,394	0.74593	-40,574	-1,068,825
2038	55	-55,019	0.73862	-40,638	-1,109,463
2039	56	-55,652	0.73138	-40,703	-1,150,166
2040	57	-56,292	0.72421	-40,767	-1,190,933
2041	58	-56,939	0.71711	-40,832	-1,231,765
2042	59	-57,594	0.71008	-40,896	-1,272,661
2043	60	-58,256	0.70312	-40,961	-1,313,622
2044	61	-58,926	0.69623	-41,026	-1,354,648
2045	62	-59,603	0.68940	-41,090	-1,395,738
2046	63	-60,289	0.68264	-41,156	-1,436,894
2047	64	-60,982	0.67595	-41,221	-1,478,115
2048	65	-61,683	0.66933	-41,286	-1,519,401
2049	66	-62,393	0.66276	-41,352	-1,560,753
2050	67	-63,110	0.65627	-41,417	-1,602,170
2051	68	-63,836	0.64983	-41,483	-1,643,653
2052	69	-64,570	0.64346	-41,548	-1,685,201
2053	70	-65,312	0.63716	-41,614	-1,726,815
2054	71	-66,063	0.63091	-41,680	-1,768,495
2055	72	-66,823	0.62473	-41,746	-1,810,241
2056	73	-67,591	0.61860	-41,812	-1,852,053
2057	74	-68,369	0.61254	-41,879	-1,893,932

Table 7 (Cont.)

PRESENT VALUE OF FUTURE PERSONAL CONSUMPTION

2008 - 2064

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2058	75	-69,155	0.60653	-41,945	-1,935,877
2059	76	-69,950	0.60059	-42,011	-1,977,888
2060	77	-70,754	0.59470	-42,077	-2,019,965
2061	78	-71,568	0.58887	-42,144	-2,062,109
2062	79	-72,390	0.58310	-42,211	-2,104,320
2063	80	-73,223	0.57738	-42,277	-2,146,597
2064	81	-44,033	0.57400	-25,275	-\$2,171,872

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-\$2,171,872

Table 8

PRESENT VALUE OF FUTURE WAGES AND BENEFITS
2008 - 2064

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2008	25	\$27,570	\$8,133	-\$37	\$35,666	\$35,666
2009	26	38,948	11,490	-42	50,396	86,062
2010	27	41,455	12,230	-42	53,643	139,705
2011	28	44,123	13,017	-35,541	21,599	161,304
2012	29	46,962	13,854	-37,828	22,988	184,292
2013	30	51,041	15,057	-39,062	27,036	211,328
2014	31	51,122	15,081	-39,123	27,080	238,408
2015	32	51,202	15,105	-39,185	27,122	265,530
2016	33	51,284	15,128	-39,248	27,164	292,694
2017	34	51,365	15,153	-39,310	27,208	319,902
2018	35	51,446	15,177	-39,372	27,251	347,153
2019	36	51,528	15,201	-39,435	27,294	374,447
2020	37	51,610	15,225	-39,497	27,338	401,785
2021	38	51,691	15,249	-39,560	27,380	429,165
2022	39	51,773	15,274	-39,622	27,425	456,590
2023	40	51,856	15,298	-39,685	27,469	484,059
2024	41	51,938	15,321	-39,748	27,511	511,570
2025	42	52,020	15,346	-39,811	27,555	539,125
2026	43	52,102	15,370	-39,874	27,598	566,723
2027	44	52,185	15,395	-39,937	27,643	594,366
2028	45	52,268	15,419	-40,001	27,686	622,052
2029	46	52,350	15,443	-40,064	27,729	649,781
2030	47	52,433	15,468	-40,127	27,774	677,555
2031	48	52,516	15,492	-40,190	27,818	705,373
2032	49	52,599	15,517	-40,254	27,862	733,235
2033	50	52,682	15,541	-40,318	27,905	761,140
2034	51	52,766	15,566	-40,382	27,950	789,090
2035	52	52,850	15,591	-40,446	27,995	817,085
2036	53	52,934	15,616	-40,510	28,040	845,125
2037	54	53,017	15,640	-40,574	28,083	873,208
2038	55	53,101	15,665	-40,638	28,128	901,336
2039	56	53,185	15,690	-40,703	28,172	929,508
2040	57	53,269	15,715	-40,767	28,217	957,725
2041	58	53,354	15,739	-40,832	28,261	985,986
2042	59	53,438	15,764	-40,896	28,306	1,014,292
2043	60	53,523	15,789	-40,961	28,351	1,042,643
2044	61	53,608	15,814	-41,026	28,396	1,071,039
2045	62	53,692	15,839	-41,090	28,441	1,099,480
2046	63	53,777	15,865	-41,156	28,486	1,127,966
2047	64	53,862	15,890	-41,221	28,531	1,156,497
2048	65	53,948	15,915	-41,286	28,577	1,185,074
2049	66	54,033	15,939	-41,352	28,620	1,213,694
2050	67	54,119	15,965	-41,417	28,667	1,242,361
2051	68	54,204	15,990	-41,483	28,711	1,271,072
2052	69	54,290	16,016	-41,548	28,758	1,299,830
2053	70	54,377	16,041	-41,614	28,804	1,328,634
2054	71	54,462	16,066	-41,680	28,848	1,357,482
2055	72	54,549	16,092	-41,746	28,895	1,386,377
2056	73	54,635	16,117	-41,812	28,940	1,415,317
2057	74	54,722	16,143	-41,879	28,986	1,444,303

PRESENT VALUE OF FUTURE WAGES AND BENEFITS
2008 - 2064

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2058	75	54,808	16,168	-41,945	29,031	1,473,334
2059	76	54,895	16,194	-42,011	29,078	1,502,412
2060	77	54,982	16,220	-42,077	29,125	1,531,537
2061	78	55,069	16,245	-42,144	29,170	1,560,707
2062	79	55,156	16,271	-42,211	29,216	1,589,923
2063	80	55,243	16,297	-42,277	29,263	1,619,186
2064	81	33,026	9,743	-25,275	17,494	\$1,636,680
PARADI		\$2,940,963	\$867,589	-\$2,171,872	\$1,636,680	

Table 9

PRESENT VALUE OF NET WAGES AND BENEFITS
2007 - 2064

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2007	24	\$19,944	\$5,883	-\$42	\$25,785	\$25,785
2008	25	36,660	10,815	-49	47,426	73,211
2009	26	38,948	11,490	-42	50,396	123,607
2010	27	41,455	12,230	-42	53,643	177,250
2011	28	44,123	13,017	-35,541	21,599	198,849
2012	29	46,962	13,854	-37,828	22,988	221,837
2013	30	51,041	15,057	-39,062	27,036	248,873
2014	31	51,122	15,081	-39,123	27,080	275,953
2015	32	51,202	15,105	-39,185	27,122	303,075
2016	33	51,284	15,128	-39,248	27,164	330,239
2017	34	51,365	15,153	-39,310	27,208	357,447
2018	35	51,446	15,177	-39,372	27,251	384,698
2019	36	51,528	15,201	-39,435	27,294	411,992
2020	37	51,610	15,225	-39,497	27,338	439,330
2021	38	51,691	15,249	-39,560	27,380	466,710
2022	39	51,773	15,274	-39,622	27,425	494,135
2023	40	51,856	15,298	-39,685	27,469	521,604
2024	41	51,938	15,321	-39,748	27,511	549,115
2025	42	52,020	15,346	-39,811	27,555	576,670
2026	43	52,102	15,370	-39,874	27,598	604,268
2027	44	52,185	15,395	-39,937	27,643	631,911
2028	45	52,268	15,419	-40,001	27,686	659,597
2029	46	52,350	15,443	-40,064	27,729	687,326
2030	47	52,433	15,468	-40,127	27,774	715,100
2031	48	52,516	15,492	-40,190	27,818	742,918
2032	49	52,599	15,517	-40,254	27,862	770,780
2033	50	52,682	15,541	-40,318	27,905	798,685
2034	51	52,766	15,566	-40,382	27,950	826,635
2035	52	52,850	15,591	-40,446	27,995	854,630
2036	53	52,934	15,616	-40,510	28,040	882,670
2037	54	53,017	15,640	-40,574	28,083	910,753
2038	55	53,101	15,665	-40,638	28,128	938,881
2039	56	53,185	15,690	-40,703	28,172	967,053
2040	57	53,269	15,715	-40,767	28,217	995,270
2041	58	53,354	15,739	-40,832	28,261	1,023,531
2042	59	53,438	15,764	-40,896	28,306	1,051,837
2043	60	53,523	15,789	-40,961	28,351	1,080,188
2044	61	53,608	15,814	-41,026	28,396	1,108,584
2045	62	53,692	15,839	-41,090	28,441	1,137,025
2046	63	53,777	15,865	-41,156	28,486	1,165,511
2047	64	53,862	15,890	-41,221	28,531	1,194,042
2048	65	53,948	15,915	-41,286	28,577	1,222,619
2049	66	54,033	15,939	-41,352	28,620	1,251,239
2050	67	54,119	15,965	-41,417	28,667	1,279,906
2051	68	54,204	15,990	-41,483	28,711	1,308,617
2052	69	54,290	16,016	-41,548	28,758	1,337,375
2053	70	54,377	16,041	-41,614	28,804	1,366,179
2054	71	54,462	16,066	-41,680	28,848	1,395,027
2055	72	54,549	16,092	-41,746	28,895	1,423,922
2056	73	54,635	16,117	-41,812	28,940	1,452,862

Table 9 (Cont.)

PRESENT VALUE OF NET WAGES AND BENEFITS
2007 - 2064

YEAR	AGE	WAGES	EMPLOYEE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATE
****	***	*****	*****	*****	*****	*****
2057	74	54,722	16,143	-41,879	28,986	1,481,848
2058	75	54,808	16,168	-41,945	29,031	1,510,879
2059	76	54,895	16,194	-42,011	29,078	1,539,957
2060	77	54,982	16,220	-42,077	29,125	1,569,082
2061	78	55,069	16,245	-42,144	29,170	1,598,252
2062	79	55,156	16,271	-42,211	29,216	1,627,468
2063	80	55,243	16,297	-42,277	29,263	1,656,731
2064	81	33,026	9,743	-25,275	17,494	\$1,674,225
PARADI		\$2,969,997	\$876,154	-\$2,171,926	\$1,674,225	

Table 10

LOSS OF PAST GUIDANCE TO BODO
2007 - 2008

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2007	59	\$1,343	\$1,343
2008	60	407	\$1,750
PARADY		\$1,750	

Table 11

PRESENT VALUE OF FUTURE GUIDANCE TO BODO
2008 - 2028

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2008	60	\$1,245	0.99260	\$1,235	\$1,235
2009	61	1,671	0.98287	1,642	2,877
2010	62	1,690	0.97323	1,645	4,522
2011	63	1,709	0.96369	1,647	6,169
2012	64	1,729	0.95424	1,650	7,819
2013	65	1,749	0.94489	1,653	9,472
2014	66	1,769	0.93563	1,655	11,127
2015	67	1,789	0.92645	1,657	12,784
2016	68	1,810	0.91737	1,660	14,444
2017	69	1,831	0.90838	1,663	16,107
2018	70	1,852	0.89947	1,666	17,773
2019	71	1,873	0.89066	1,668	19,441
2020	72	1,895	0.88193	1,671	21,112
2021	73	1,917	0.87328	1,674	22,786
2022	74	1,939	0.86472	1,677	24,463
2023	75	1,961	0.85624	1,679	26,142
2024	76	1,984	0.84785	1,682	27,824
2025	77	2,007	0.83954	1,685	29,509
2026	78	2,030	0.83131	1,688	31,197
2027	79	2,053	0.82316	1,690	32,887
2028	80	1,747	0.81636	1,426	\$34,313

BODO PARADY

\$34,313

PRESENT VALUE OF NET GUIDANCE TO BODO
2007 - 2028

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2007	59	\$1,343	\$1,343
2008	60	1,642	2,985
2009	61	1,642	4,627
2010	62	1,645	6,272
2011	63	1,647	7,919
2012	64	1,650	9,569
2013	65	1,653	11,222
2014	66	1,655	12,877
2015	67	1,657	14,534
2016	68	1,660	16,194
2017	69	1,663	17,857
2018	70	1,666	19,523
2019	71	1,668	21,191
2020	72	1,671	22,862
2021	73	1,674	24,536
2022	74	1,677	26,213
2023	75	1,679	27,892
2024	76	1,682	29,574
2025	77	1,685	31,259
2026	78	1,688	32,947
2027	79	1,690	34,637
2028	80	1,426	\$36,063
PARADY		\$36,063	

Table 13

LOSS OF PAST GUIDANCE TO MARY
2007 - 2008

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2007	56	\$1,343	\$1,343
2008	57	407	\$1,750
MOORE		\$1,750	

PRESENT VALUE OF FUTURE GUIDANCE TO MARY
2008 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2008	57	\$1,245	0.99260	\$1,235	\$1,235
2009	58	1,671	0.98287	1,642	2,877
2010	59	1,690	0.97323	1,645	4,522
2011	60	1,709	0.96369	1,647	6,169
2012	61	1,729	0.95424	1,650	7,819
2013	62	1,749	0.94489	1,653	9,472
2014	63	1,769	0.93563	1,655	11,127
2015	64	1,789	0.92645	1,657	12,784
2016	65	1,810	0.91737	1,660	14,444
2017	66	1,831	0.90838	1,663	16,107
2018	67	1,852	0.89947	1,666	17,773
2019	68	1,873	0.89066	1,668	19,441
2020	69	1,895	0.88193	1,671	21,112
2021	70	1,917	0.87328	1,674	22,786
2022	71	1,939	0.86472	1,677	24,463
2023	72	1,961	0.85624	1,679	26,142
2024	73	1,984	0.84785	1,682	27,824
2025	74	2,007	0.83954	1,685	29,509
2026	75	2,030	0.83131	1,688	31,197
2027	76	2,053	0.82316	1,690	32,887
2028	77	2,077	0.81509	1,693	34,580
2029	78	2,101	0.80710	1,696	36,276
2030	79	2,125	0.79919	1,698	37,974
2031	80	2,149	0.79135	1,701	39,675
2032	81	2,174	0.78360	1,704	41,379
2033	82	2,199	0.77591	1,706	43,085
2034	83	1,920	0.76934	1,477	\$44,562
MARY MOORE				\$44,562	

SMITH ECONOMICS GROUP, LTD. 312/943-1551

YEAR	AGE	RELATIONSHIP	CUMULATE
2007	56	\$1,343	\$1,343
2008	57	1,642	2,985
2009	58	1,642	4,627
2010	59	1,645	6,272
2011	60	1,647	7,919
2012	61	1,650	9,569
2013	62	1,653	11,222
2014	63	1,655	12,877
2015	64	1,657	14,534
2016	65	1,660	16,194
2017	66	1,663	17,857
2018	67	1,666	19,523
2019	68	1,668	21,191
2020	69	1,671	22,862
2021	70	1,674	24,536
2022	71	1,677	26,213
2023	72	1,679	27,892
2024	73	1,682	29,574
2025	74	1,685	31,259
2026	75	1,688	32,947
2027	76	1,690	34,637
2028	77	1,693	36,330
2029	78	1,696	38,026
2030	79	1,698	39,724
2031	80	1,701	41,425
2032	81	1,704	43,129
2033	82	1,706	44,835
2034	83	1,477	\$46,312
MOORE			
\$46,312			

PRESENT VALUE OF NET GUIDANCE TO MARY
2007 - 2034

Table 15

Table 16

LOSS OF PAST ACCOMPANIMENT TO BODO
2007 - 2008

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2007	59	\$2,700	\$2,700
2008	60	819	\$3,519
PARADY		\$3,519	

Table 17

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO BODO
2008 - 2028

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2008	60	\$2,503	0.99260	\$2,484	\$2,484
2009	61	3,360	0.98287	3,302	5,786
2010	62	3,399	0.97323	3,308	9,094
2011	63	3,438	0.96369	3,313	12,407
2012	64	3,478	0.95424	3,319	15,726
2013	65	3,518	0.94489	3,324	19,050
2014	66	3,558	0.93563	3,329	22,379
2015	67	3,599	0.92645	3,334	25,713
2016	68	3,640	0.91737	3,339	29,052
2017	69	3,682	0.90838	3,345	32,397
2018	70	3,724	0.89947	3,350	35,747
2019	71	3,767	0.89066	3,355	39,102
2020	72	3,810	0.88193	3,360	42,462
2021	73	3,854	0.87328	3,366	45,828
2022	74	3,898	0.86472	3,371	49,199
2023	75	3,943	0.85624	3,376	52,575
2024	76	3,988	0.84785	3,381	55,956
2025	77	4,034	0.83954	3,387	59,343
2026	78	4,080	0.83131	3,392	62,735
2027	79	4,127	0.82316	3,397	66,132
2028	80	3,511	0.81636	2,866	\$68,998
BODO PARADY				\$68,998	

Table 18

PRESENT VALUE OF NET ACCOMPANIMENT TO BODO
2007 - 2028

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2007	59	\$2,700	\$2,700
2008	60	3,303	6,003
2009	61	3,302	9,305
2010	62	3,308	12,613
2011	63	3,313	15,926
2012	64	3,319	19,245
2013	65	3,324	22,569
2014	66	3,329	25,898
2015	67	3,334	29,232
2016	68	3,339	32,571
2017	69	3,345	35,916
2018	70	3,350	39,266
2019	71	3,355	42,621
2020	72	3,360	45,981
2021	73	3,366	49,347
2022	74	3,371	52,718
2023	75	3,376	56,094
2024	76	3,381	59,475
2025	77	3,387	62,862
2026	78	3,392	66,254
2027	79	3,397	69,651
2028	80	2,866	\$72,517
PARADY		\$72,517	

Table 19

LOSS OF PAST ACCOMPANIMENT TO MARY
2007 - 2008

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2007	56	\$2,700	\$2,700
2008	57	819	\$3,519
MOORE		\$3,519	

PRESENT VALUE OF FUTURE ACCOMPANIMENT TO MARY
2008 - 2034

YEAR	AGE	RELATIONSHIP	DISCOUNT FACTOR	PRESENT VALUE	CUMULATE
****	***	*****	*****	*****	*****
2008	57	\$2,503	0.99260	\$2,484	\$2,484
2009	58	3,360	0.98287	3,302	5,786
2010	59	3,399	0.97323	3,308	9,094
2011	60	3,438	0.96369	3,313	12,407
2012	61	3,478	0.95424	3,319	15,726
2013	62	3,518	0.94489	3,324	19,050
2014	63	3,558	0.93563	3,329	22,379
2015	64	3,599	0.92645	3,334	25,713
2016	65	3,640	0.91737	3,339	29,052
2017	66	3,682	0.90838	3,345	32,397
2018	67	3,724	0.89947	3,350	35,747
2019	68	3,767	0.89066	3,355	39,102
2020	69	3,810	0.88193	3,360	42,462
2021	70	3,854	0.87328	3,366	45,828
2022	71	3,898	0.86472	3,371	49,199
2023	72	3,943	0.85624	3,376	52,575
2024	73	3,988	0.84785	3,381	55,956
2025	74	4,034	0.83954	3,387	59,343
2026	75	4,080	0.83131	3,392	62,735
2027	76	4,127	0.82316	3,397	66,132
2028	77	4,174	0.81509	3,402	69,534
2029	78	4,222	0.80710	3,408	72,942
2030	79	4,271	0.79919	3,413	76,355
2031	80	4,320	0.79135	3,419	79,774
2032	81	4,370	0.78360	3,424	83,198
2033	82	4,420	0.77591	3,430	86,628
2034	83	3,858	0.76934	2,968	\$89,596
MARY MOORE				\$89,596	

Table 21

PRESENT VALUE OF NET ACCOMPANIMENT TO MARY
2007 - 2034

YEAR	AGE	RELATIONSHIP	CUMULATE
****	***	*****	*****
2007	56	\$2,700	\$2,700
2008	57	3,303	6,003
2009	58	3,302	9,305
2010	59	3,308	12,613
2011	60	3,313	15,926
2012	61	3,319	19,245
2013	62	3,324	22,569
2014	63	3,329	25,898
2015	64	3,334	29,232
2016	65	3,339	32,571
2017	66	3,345	35,916
2018	67	3,350	39,266
2019	68	3,355	42,621
2020	69	3,360	45,981
2021	70	3,366	49,347
2022	71	3,371	52,718
2023	72	3,376	56,094
2024	73	3,381	59,475
2025	74	3,387	62,862
2026	75	3,392	66,254
2027	76	3,397	69,651
2028	77	3,402	73,053
2029	78	3,408	76,461
2030	79	3,413	79,874
2031	80	3,419	83,293
2032	81	3,424	86,717
2033	82	3,430	90,147
2034	83	2,968	\$93,115
MOORE		\$93,115	